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L13 ANSWER 1 OF 1 USPATFULL

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AB A system for interactive on-line electronic communications and processing of business transactions between a plurality of different types of independent users including at least a plurality of sellers, and a plurality of buyers, as well as financial institutions, and freight service providers. Each user can communicate with the system from remote terminals adapted to access communication links and the system may include remote terminals adapted for storage of a remote

data base. The system includes a data

base which contains user information. The data

base is accessed via a validation procedure to permit business transactions in an interactive on-line mode between users during interactive business transaction sessions wherein one party to the transaction is specifically selected by the other party. The system permits concurrent interactive business transaction sessions between different users.

SUMM This invention relates generally to the field of automated business, data processing, and data communications systems, and more particularly to a system for interactive communications and processing of business transactions between a plurality of types of users within at least one industry including buyers, wholesalers, distributors, suppliers, agents, and financial and freight carrier services.

The modern business marketplace is consistently growing in complexity thereby generating a need for businesses to achieve new levels of efficiency to maintain a competitive advantage as well as to take advantage of opportunities presented by the marketplace growth and complexity. Thus, for example, data processing and other computer functions are becoming widely utilized in modern business with most businesses having installed on-site computer facilities to aid in business operations (e.g., accounting, scheduling, payroll, etc.).

SUMM In addition, electronic data communications systems and networks have provided improvements over existing business communication links. As a result, recent efforts have been made to provide computer to computer data exchange standards within a particular market.

Such standards employ standardized information structure, standardized communication protocols, and special interface programs to facilitate the interlinking of on-site computer systems and terminals. These standards permit what amounts to an electronic mail system within a

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